

60. A process according to claim 15 further comprising:

(f) inputting into a computer data regarding the client's asset portfolio preferences, including current assets that the client wishes to hold or sell, wherein step (d) further includes using the data in step (f) to automatically generate the financial transaction recommendations.

61. A computer program product according to claim 30 further comprising:

(f) means for inputting into a computer data regarding the client's asset portfolio preferences, including current assets that the client wishes to hold or sell, wherein the means for automatically generating financial transaction recommendations uses the data regarding the client's asset portfolio preferences to automatically generate the financial transaction recommendations.

62. A computer program product according to claim 44 further comprising:

(f) means for inputting into a computer data regarding the client's asset portfolio preferences, including current assets that the client wishes to hold or sell, wherein the means for automatically generating financial transaction recommendations uses the data regarding the client's asset portfolio preferences to automatically generate the financial transaction recommendations.--

REMARKS

Claims 1-62 are pending. Originally filed claims 1-58 are unamended. New claims 59-62 were added to further define the present invention. Claim 59-62 are similar to claims 4, 18, 33 and 47, respectively, except that claims 59-62 do not include the "constraints on asset selling" phrase, and claims 59-62 are dependent upon the independent claims in each respective grouping.

Claims 1-58 were rejected under 35 U.S.C. § 103(a) as being unpatentable over a service offered by Fidelity Investments called "Portfolio Selector." The Examiner's Office Action describes a Demo version of this service that may be accessed via the Internet. Withdrawal of all outstanding rejections is respectfully requested for at least the reasons set forth below.